

# StudentSecure® Essential



StudentSecure Essential insurance from HCC Medical Insurance Services (HCCMIS) travels with you to the U.S. as you pursue study-abroad opportunities.



HCC Medical Insurance Services

# Why Choose StudentSecure<sup>®</sup> Essential?



New York



Boston



Washington, D.C.

## Do I need study abroad insurance?

If you are a student or scholar planning on traveling to pursue your education in the U.S., health insurance is a necessity. Most student visas and learning institutions require that visiting foreign students be covered by a comprehensive health insurance policy. You may also find that the coverage from your home country will not follow you while you are studying abroad. HCC Medical Insurance Services (HCCMIS) offers StudentSecure Essential as an affordable solution.

## Why Choose StudentSecure Essential?

HCCMIS takes the guesswork out of insurance for individuals in study abroad programs with StudentSecure Essential, a plan designed specifically to meet the needs of international students and scholars. HCCMIS's StudentSecure Essential is the program that travels with you and meets or exceeds U.S. government student visa requirements.

## After purchasing coverage, how can I trust the company to be there if I need them?

HCC Medical Insurance Services LLC (HCCMIS), headquartered in the United States in Indianapolis, Indiana, is a full-service company offering international medical insurance and short-term medical insurance products designed to meet needs of consumers worldwide. HCCMIS is a subsidiary of HCC Insurance Holdings, Inc. (NYSE: HCC), a leading Specialty Insurance group. HCC's major companies have a financial strength rating of AA (Very Strong) by Standard & Poor's and Fitch Ratings and A+ (Superior) by A.M. Best Company.

## Did You Consider This?

### Car Accident

Converting kilometers to miles can be hard, but a speed limit is a speed limit. Car accident \$120,599\*

\*This amount is an example of an actual claim handled by HCCMIS. Coverage for similar claims is not to be inferred, as all claims are unique.

# Schedule of Benefits

BENEFIT	LIMIT
Certificate period maximum (including all benefits)	\$500,000 (participant)
Maximum benefit per injury or illness	\$500,000 (participant)
Deductible	\$50 per injury or illness within the PPO, outside the U.S. or student health center; otherwise \$100 per injury or illness
Emergency room deductible	\$350 for treatment received in emergency room
Coinsurance - claims incurred inside U.S.	Underwriters will pay 80% of eligible expenses after the deductible, to the certificate period maximum.
Coinsurance - claims incurred outside U.S.	Underwriters will pay 100% of eligible expenses after the deductible, to the certificate period maximum.
Hospital room & board	Average semi-private room rate, including nursing services
Local ambulance	After deductible and coinsurance, usual, reasonable and customary charges to certificate period maximum
Intensive care unit	After deductible and coinsurance, usual, reasonable and customary charges to certificate period maximum
Hospital pre-certification penalty	50% of eligible medical expenses
Outpatient treatment	After deductible and coinsurance, usual, reasonable and customary charges to certificate period maximum
Outpatient prescription drugs	50% of actual charge
Mental health disorders (includes drug abuse and alcohol abuse)	After deductible and coinsurance, usual, reasonable and customary charges to certificate period maximum
Dental treatment due to accident	\$250 maximum per tooth; \$500 maximum per certificate period
Dental treatment to alleviate pain	\$100 maximum per certificate period. Not subject to deductible or coinsurance.
Pre-existing condition	180-day waiting period if older than age 19 on date of application (otherwise covered)
Maternity care for a covered pregnancy	After deductible and coinsurance, usual, reasonable and customary charges to certificate period maximum
Routine nursery care of newborn	After deductible and coinsurance, usual, reasonable and customary charges to certificate period maximum
Therapeutic termination of pregnancy	After deductible and coinsurance, usual, reasonable and customary charges to certificate period maximum
Physical therapy & chiropractic care	After deductible and coinsurance, usual, reasonable and customary charges to certificate period maximum. Must be ordered in advance by physician and not obtained at student health center.
Wellness (immunizations, routine physical exams, and other diagnostic labs, x-rays, and procedures for screening or preventive purposes)	After deductible and coinsurance, usual, reasonable and customary charges to certificate period maximum
Emergency medical evacuation (not subject to deductible or coinsurance.)	\$100,000 lifetime (participant)
Accidental death & dismemberment (not subject to deductible or coinsurance)	Principal sum – \$25,000 (participant) Death - Principal sum Loss of 2 limbs - Principal sum Loss of 1 limb - One half principal sum
Repatriation of remains	\$25,000 maximum (not subject to deductible or coinsurance)

# What's Covered by StudentSecure<sup>®</sup> Essential?

## Pre-existing Conditions

After 180 days of continuous coverage, StudentSecure Essential will provide benefits for pre-existing conditions (for those age 19 and younger, there is no waiting period). A pre-existing condition is generally defined as any injury or illness which, within the 12 months prior to the effective date of coverage, manifested itself, exhibited symptoms, or required medical treatment or medication, or for which a physician was consulted. Please refer to the certificate of insurance for the complete definition.

## Coinsurance

For claims incurred *inside* the U.S., StudentSecure Essential pays 80% of eligible expenses (after the deductible) up to the certificate period maximum. Claims incurred *outside* the U.S. are paid at 100% of eligible expenses (after the deductible) up to the certificate period maximum.

## Maternity & Newborn Care

When conception occurs after the effective date of coverage, StudentSecure Essential provides maternity benefits, including but not limited to pre-natal, delivery, and post-natal care as well as expenses for miscarriage and complications of pregnancy. Routine nursery care of newborns is also covered, subject to the maximum shown in the schedule of benefits and limits.

## Mental Health Disorders

StudentSecure Essential provides benefits for mental health disorders including for the treatment of drug and alcohol abuse.

## Emergency Dental

Covers dental treatment due to an accident subject to a maximum of \$250 per tooth and \$500 certificate period maximum. StudentSecure Essential also provides a maximum benefit of \$100 per certificate period to resolve the acute, spontaneous and unexpected onset of dental pain.

## Emergency Medical Evacuation

Would you know what to do if you found yourself in a lifethreatening situation far from home? HCCMIS is experienced in arranging emergency medical evacuations. StudentSecure Essential will cover the necessary expenses to transport you to the nearest medical facility qualified to treat your life-threatening condition, up to a maximum of \$100,000.

## Repatriation of Remains

The death of a loved one is never easy, no matter the circumstances. In the unfortunate event of your death while traveling abroad, StudentSecure<sup>®</sup> Essential will arrange for and cover the costs associated with the repatriation of your remains, up to a maximum of \$25,000.

\*The description of coverage in these pages is for informational purposes only. Actual coverage will vary based the terms and conditions of the policy issued. The information described herein does not amend or otherwise affect the terms and conditions of any insurance policy issued by HCCMIS or its affiliates. In the event that a policy is inconsistent with the information described herein, the language of the policy will take precedence.

HCC Medical Insurance Services, LLC (HCCMIS) is a service company that is a subsidiary of HCC Insurance Holdings Inc. HCCMIS is regulated by the State of Indiana in our capacity as Third Party Administrator. HCCMIS has authority to enter into contracts of insurance on behalf of the Lloyd's underwriting members of Lloyd's Syndicate 4141, which is managed by HCC Underwriting Agency Ltd.

Patient Protection and Affordable Care Act ("PPACA"): This insurance is not subject to, and does not provide certain of the insurance benefits required by, the United States PPACA. In no event will Underwriters provide benefits in excess of those specified in the policy documents, and this insurance is not subject to guaranteed issuance or renewal. PPACA requires certain U.S. residents and citizens to obtain PPACA compliant insurance coverage. In certain circumstances penalties may be imposed on U.S. residents and citizens who do not maintain PPACA compliant insurance coverage. You should consult your attorney or tax professional to determine if PPACA's requirements are applicable to you. The policy contains the plan benefits, including a lifetime maximum that you have selected. Please review your choices to ensure that you have sufficient coverage to meet your medical needs.

# Enrollment and Filing a Claim

To be eligible for StudentSecure® Essential, participants must meet all of the following requirements:

- Must be a Full-time Student at a college or university, excluding online colleges and universities, or within 31 days of being a Full-time Student at a college or university; or must be a Full-time Scholar affiliated with an educational institution and performing work or research for at least 30 hours per week.
- The Full-time Student/Scholar status requirement is waived for Participants within the US holding a valid F1 (including those students on OPT) or J1 visa. Full-time status requirements remain in force for individuals holding M-1 or other category visas.
- Must be residing outside Home Country for the purpose of pursuing international educational activities in the United States.
- Must not have obtained residency status in the United States.

Participants in the US must hold a valid education-related visa. A copy of the I-20 or DS-2019 may be requested.

## Home Country Coverage

### Incidental Home Country Coverage

StudentSecure Essential will provide you 15 days of incidental coverage for trips to your home country for every 3 months of coverage purchased. Incidental visit time must be used within the three-month period earned, and you must continue your international trip in order to be eligible for this benefit, which covers medical expenses only. Return to your home country must not be taken for the purpose of obtaining treatment of an illness or injury that began while traveling.

### Benefit Period Medical Coverage

While the certificate is in effect, the benefit period does not apply. Upon termination of the certificate, Underwriters will pay eligible medical expenses, as defined in the policy, beginning on the first day of diagnosis or treatment of a covered injury or illness while the member is outside his or her home country and while the certificate was in effect. The benefit period applies only to eligible medical expenses related to the injury or illness that began while the certificate was in effect.

## Extending or Renewing Coverage

You may renew your coverage as long as you continue to meet the eligibility requirements. Renewal may be completed within the last 6 months of a certificate period. Deductible and coinsurance must be re-satisfied as of each renewal date. After four years of continuous coverage or any break in coverage, a new plan must be purchased. A new application is required and you must re-satisfy your deductible, coinsurance, pre-existing condition provisions, and all other benefit limits. Extensions and renewals must be made online with payment by credit card.

For additional information on extending or renewing an existing plan, please visit Student Zone (<https://zone.hccmis.com/studentzone/>).

## Cancellations and Refunds

To be eligible for a full refund, the request for cancellation must be received prior to the effective date. Cancellation requests received after the effective date are subject to the following conditions:

- 1) A \$25 cancellation fee applies;
- 2) Only premium for unused whole-months of the plan is refunded;
- 3) Only members who have no claims are eligible for cancellation;
- 4) After 60 days, no refunds are granted.

# HCC Medical Insurance Services

## Outstanding Customer Service



### HCCMIS Student Zone and World Service Center

HCCMIS Student Zone is an online account management and resource tool available to you to:

- Renew coverage and reprint ID cards
- Obtain details about claim filing and downloading forms
- Pre-certify for certain medical procedures and hospitalizations
- Locate providers within the PPO Network
- Study destination, weather and travel security information using HCCMIS Travel Board

You can access Student Zone by logging in at:

<https://zone.hccmis.com/studentzone>

If you prefer to speak to a professional service representative, contact the HCCMIS World Service Center by calling toll-free from various countries or by calling collect. The World Service Center can provide service in many different languages.

### 24 / 7 Worldwide Travel and Medical Assistance

StudentSecure® Essential includes valuable travel and medical assistance services, which are available to you 24 hours a day, 7 days a week. Contact HCCMIS to access any of these services.

#### Pre-Trip Destination Information

Up-to-date information regarding required vaccinations, health risks, travel restrictions, and weather conditions specific to the destination country.

#### Medical Monitoring

Consultations with attending medical professionals during hospitalization and establishment of a single point-of-contact for family members to receive ongoing updates regarding medical status.

#### Provider Referrals

Contact information for medical facilities, medical and dental practices, and pharmacies in the U.S.

#### Travel Document Replacement

Assistance with obtaining replacement passports, birth certificates, visas, airline tickets, and other travel-related documents.

#### Lost Luggage Assistance

Tracking service to assist in locating luggage or other items lost in transit.

#### Other Travel Assistance Services\*

- Prescription drug replacement
- Emergency travel arrangements
- Dispatch of physician
- Translation assistance
- Credit card / Traveler's check replacement

\*For a complete list of available assistance services or for more information, please contact HCCMIS. Travel and medical assistance services are not insurance benefits. Any travel or medical assistance service provided is not a guarantee of any insurance benefit.

2002-SSE-628-8969